

# Deposit and Lending Interest Rates

## With effect from November 16 2024 (01 Mangshir 2081)

Deposit Products	Minimum Balance	Interest Rate (% p.a.)	Loan and Advances	Minimum Premium (% p.a.) on Base Rate	Maximum Premium (% p.a.) on Base Rate
Prabhu Foreign Unnati Savings (Remittance)	-	6.000	Export Credit	1.00	3.00
Prabhu Unnati Savings (Remittance)	-	6.000			
Prabhu Shramik Bachat Khata	-	6.000	<b>Cash /Cash Eqv. Secured</b>		
Prabhu Shatabdi Savings	25,000.00	5.000	Against Own FDR/Cash		
Prabhu Hybrid Savings*	-	5.000			
Prabhu Vishista Savings	-	5.000	Against Govt. Bond		
Prabhu Salary Savings	-	3.000			
Prabhu Special Savings	-	3.000			
Prabhu Foreign Savings	-	3.000			
Prabhu Ashirbad Bachat	-	3.000			
Prabhu Goodluck Savings	-	3.000	<b>Corporate /Multinationals</b>		
Prabhu Chetana Bachat Khata	100.00	3.000	Trust Receipt /STL/Import Loan	1.50	3.50
Prabhu Welcome Savings	-	3.000	Demand Loan	2.00	4.00
Prabhu Muaabja Savings	-	3.000	Bridge Gap Loan	3.00	5.00
Prabhu Khutruke Savings	1,000.00	3.000	Overdraft/ Cash Credit	2.00	4.00
Prabhu Senior Citizen Savings	1,000.00	3.000	Term Loan	2.00	4.00
Prabhu G2P Savings	-	3.000	Hire Purchase Loan	2.00	4.00
Prabhu Normal Savings	1,000.00	3.000	Loan Against Share	3.00	5.00
Prabhu Online Trading Savings	-	3.000			
Prabhu Student Savings	100.00	3.000	<b>Prabhu SME Loan</b>		
Prabhu Anudhan Khata	-	3.000	Trust Receipt /STL/Import Loan	2.00	4.00
Prabhu Nari Savings	-	3.000	Demand Loan	2.00	4.00
			Bridge Gap Loan	3.00	5.00
			Overdraft/ Cash Credit	2.00	4.00
Prabhu Call Deposits (NPR)	-	Up to 0.50	Term Loan	2.50	4.50
			Hire Purchase Loan	2.00	4.00
			Loan Against Share	3.00	5.00
			Prabhu Sana Byabasaya Karja	1.30	3.30
<b>LCY Fixed Deposits</b>	<b>6 months to 12 months</b>	<b>Above 12 months to 5 years</b>	<b>Above 5 years</b>		
Institutional	3.100	4.100	5.100		
Individual	5.100	5.600	6.100		
Prabhu Unnati Muddati* (Remittance)	7.100	7.100	7.100		
Prabhu Hybrid Bachat Khata (Fixed Deposit)*	N/A	5.600	6.100		
Prabhu Recurring Fixed Deposit*	5.100	5.600	6.100		
Swamim Muddati* - 5 Years (For Individual Only)		6.100			
<b>FCY Deposits</b>					
<b>Currencies</b>	<b>Minimum Balance</b>	<b>Fixed Deposit 6 months and above (Institutional)</b>	<b>Fixed Deposit 3 months and above (Individual)</b>	<b>Saving Deposit</b>	<b>Call Deposit</b>
US Dollar(USD)	50.00	3.60	3.60	2.70	1.350
Euro (EUR)	50.00	2.70	2.70	1.80	0.900
Great Britain Pound (GBP)	50.00	3.15	3.15	1.80	0.900
Australian Dollar (AUD)	50.00	3.15	3.15	2.25	1.125
Japanese Yen (JPY)	50.00	2.03	2.03	1.35	0.675
Chinese Yuan (CNY)	50.00	3.40	3.40	2.50	1.250
<b>Prabhu NRN and Foreign Institutional FCY Deposits*</b>	<b>Minimum Balance</b>	<b>Fixed Deposit- 1 year and above</b>	<b>Saving Deposits</b>	<b>Foreign Institutional Fixed Deposit - 1 Year and above</b>	
US Dollar (USD)		3.60	2.70	3.60	
Euro (EUR)		2.70	1.80	2.70	
Great Britain Pound (GBP)	Equivalent	3.15	1.80	3.15	
Australian Dollar(AUD)	USD 1,000.00	3.15	2.25	3.15	
Japanese Yen (JPY)		2.03	1.35	2.03	
Chinese Yuan (CNY)		3.40	2.50	3.40	
<b>*Conditions apply, ** Bucket Wise</b>					
<b>Note :</b>					
1. The above interest rates are only indicative and subject to vary staying within the guidelines of NRB.					
2. Penal interest of additional 2% p.a. will be applied on the overdue amount or expired loan.					
3. Additional 2 % premium may be charged incase of watchlist and other degraded account including 3rd party collateral based loans.					
4. Bills Under import LC (BLC) and other forced loan will attract additional 2% p.a. on above highest interest premium plus base rate.					
5. Interest rates of similar loan products shall be as per the NRB guidelines.					
6. Interest rate on lending shall be applicable to new loan.					
7. Interest rates for the NRB specified sectors/ borrowers shall be applicable as per the NRB directive.					
8. As per product paper.					
			Hire Purchase Loan	2.50	4.50
			Loan Against Share	2.50	4.50
			Real Estate Loan	3.00	5.00
			Gold Loan	3.00	5.00
			Other Personal Loans	2.50	4.50
			Consortium Lending	As per consortium decision	
			<b>FCY denominated Loans</b>	<b>Negotiable</b>	
			<b>Fixed Lending Rates</b>	<b>Up to 5 Years</b>	<b>Above 5 Years</b>
			Home Loan	9.99	11.99
			Auto Loan	9.50	11.50



Head Office: Babarmahal, Kathmandu, Nepal  
Tel: 977-1-5719000  
E-mail: info@prabhubank.com, URL: www.prabhubank.com  
SWIFT : PRVUNPKA